

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended): A computerized system for the integration of employer and employee data, comprising:

- a. data repository for storing integrated employer and employee meta-accounts;
- b. an integration system that enables third party applications to access said data repository;
- c. a presentation system to provide interface services, which is accessible to a customer service representative;
- d. a business logic system that provides application services to said presentation system, wherein said business logic systems comprise:

- 1. accounting services;
- 2. benefits services;
- 3. insurance services;
- 4. banking services;
- 5. merchandising services; and
- 6. information services; and

wherein said business logic system is directly accessible by said customer service representative to manage the services of said business logic system.

Claims 2-11 (canceled)

Claim 12 (new): A computerized system for the integration of employer and employee data, comprising:

- a. data repository for storing integrated employer and employee meta-accounts;
- b. an integration system that enables third party applications to access said data repository;
- c. a presentation system to provide interface services, wherein said presentation system enables a user to access and manage the services of said business logic system, using an access device selected from the group of:

1. a kiosk;
2. a telephone using touch-tones and/or voice;
3. a personal digital assistant;
4. a personal computer; and
- d. a business logic system that provides application services to said presentation system, wherein said business logic systems comprise:

1. accounting services;
2. benefits services;
3. insurance services;